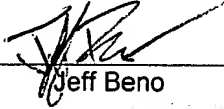


**Certificate of Mailing**

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Jeff Beno



**PATENT**  
Atty. Docket No. 35512-33

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AUG 17 2004  
**GROUP 3600**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

G. MICHAEL PHILLIPS, ET AL.

Serial No.: 09/615,021

Filed: July 13, 2000

For: SENSITIVITY/ELASTICITY-BASED ASSET  
EVALUATION AND SCREENING

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

**AMENDMENT/RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated May 6, 2004, please amend the above-identified application as follows: